

Commerce General Architecture

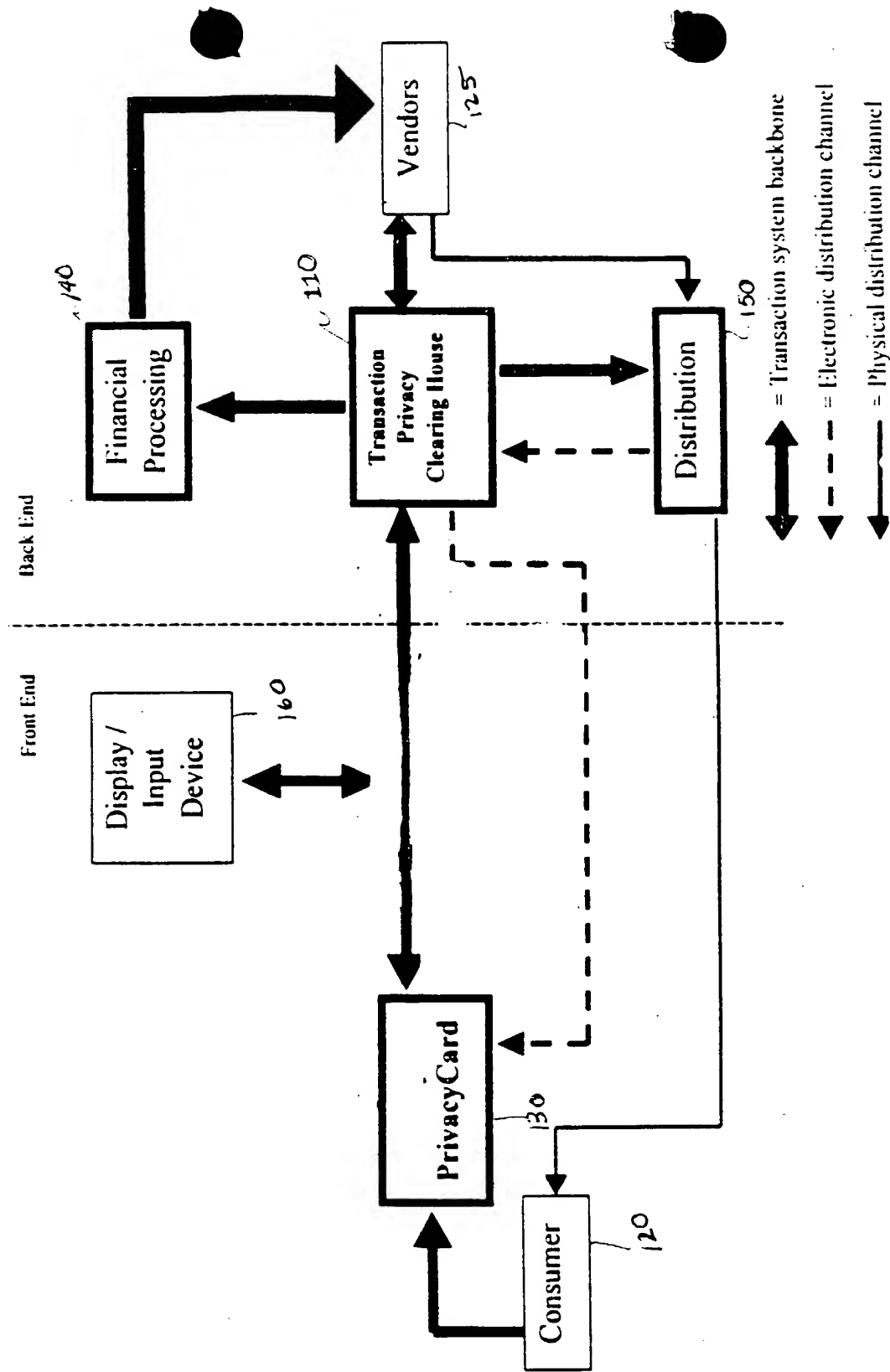


Fig 1

Commerce General Architecture - POS Terminal:

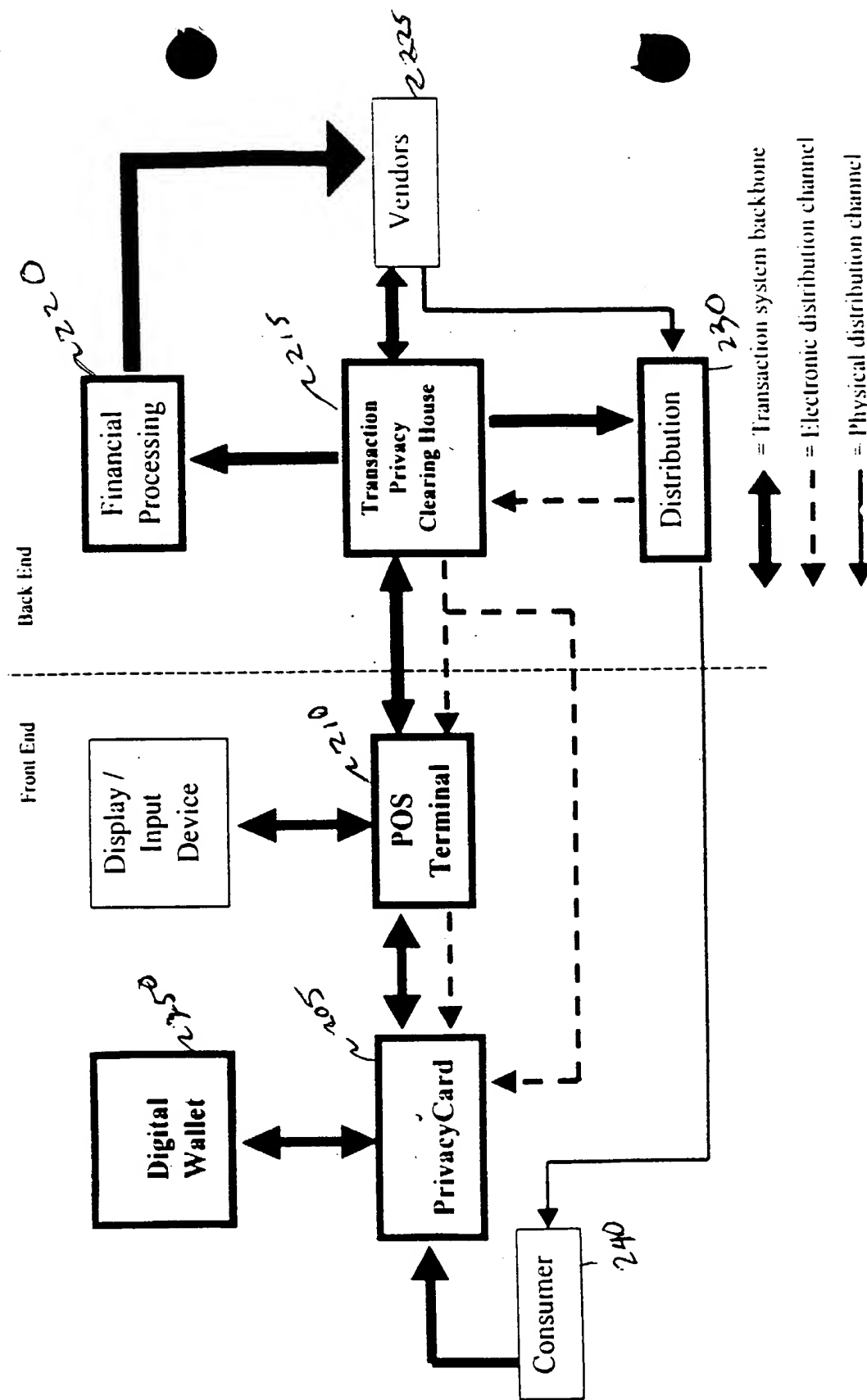


Fig 2

Commerce In-Home Environment

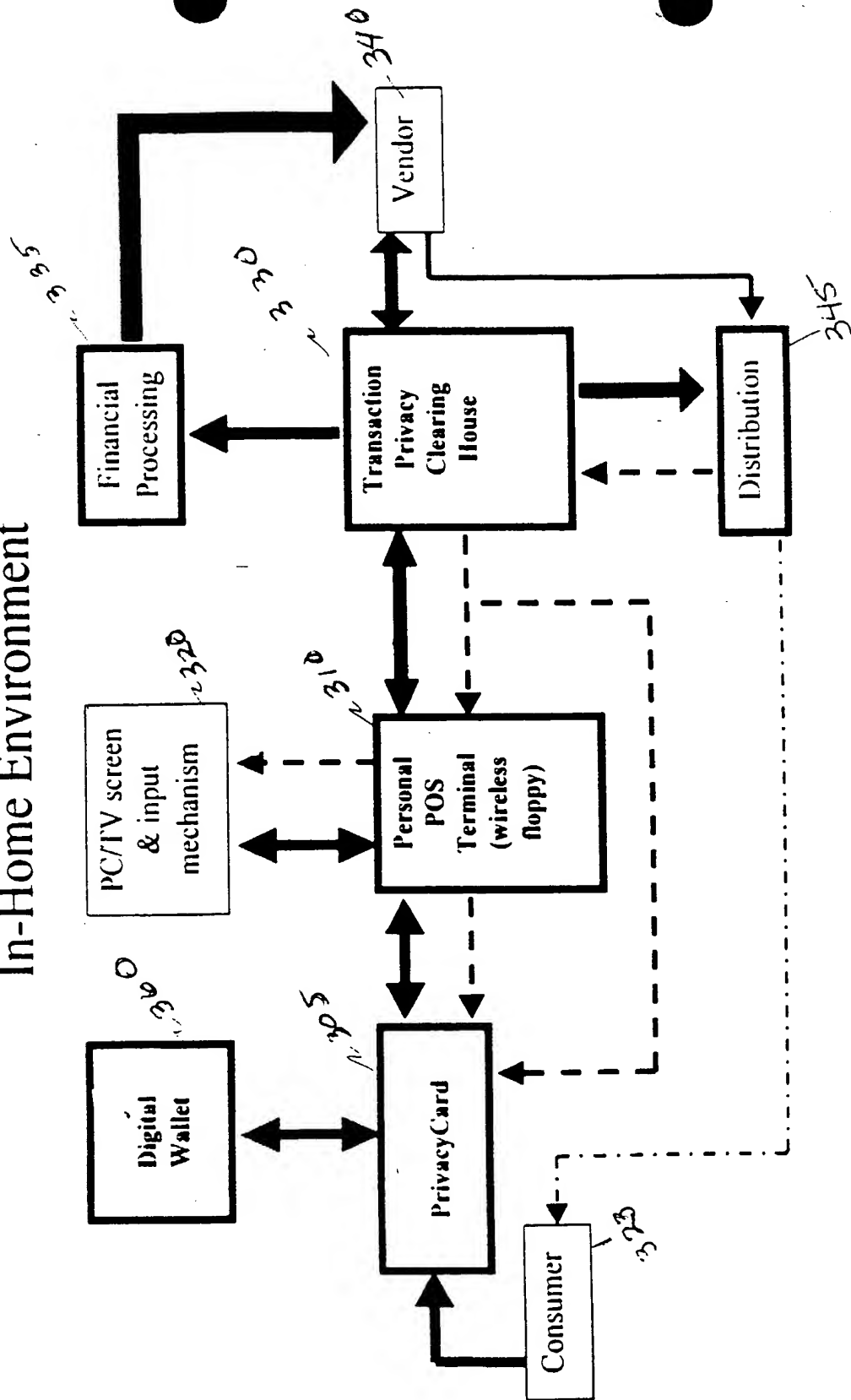


Fig 3

In-Store Retail Environment

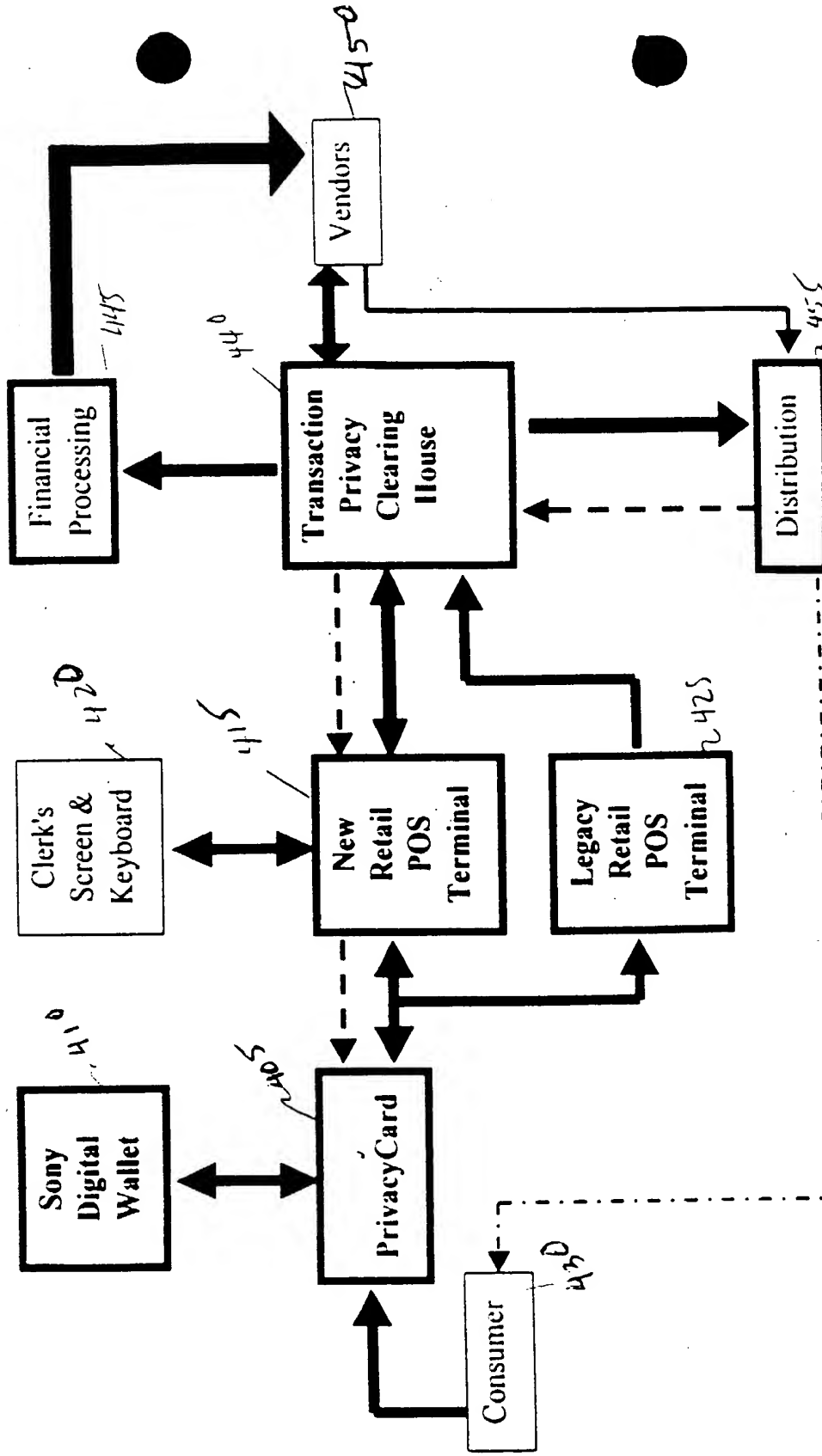


Fig 4

09733516-120700

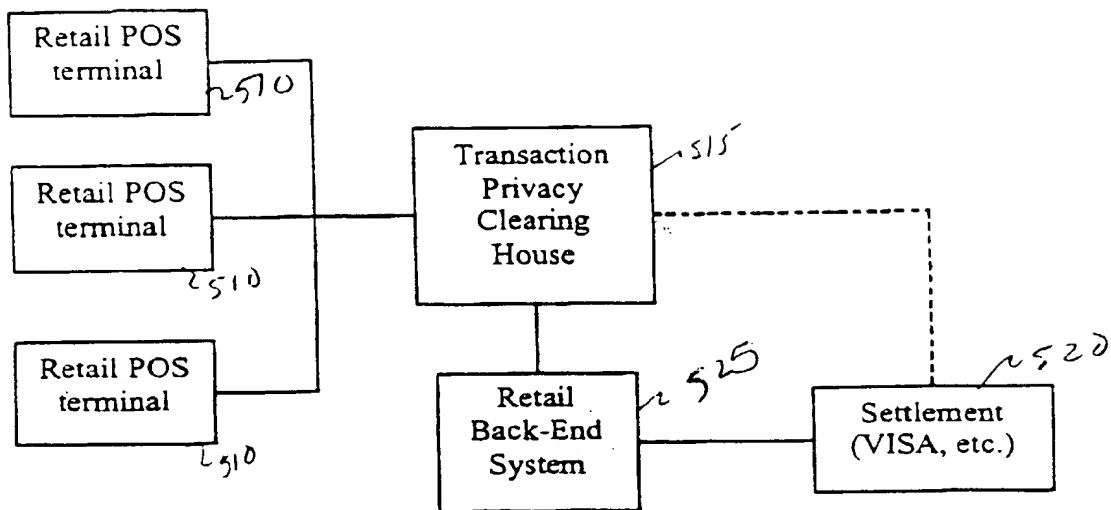


Diagram 5a: A retail system modified to support the interaction of legacy POS terminals with the Digital Wallet system

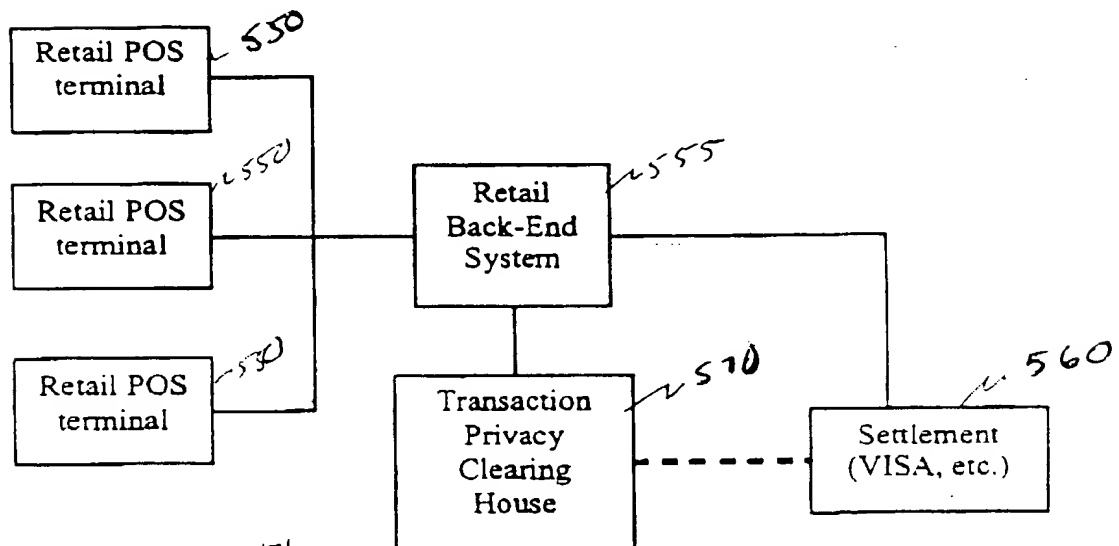
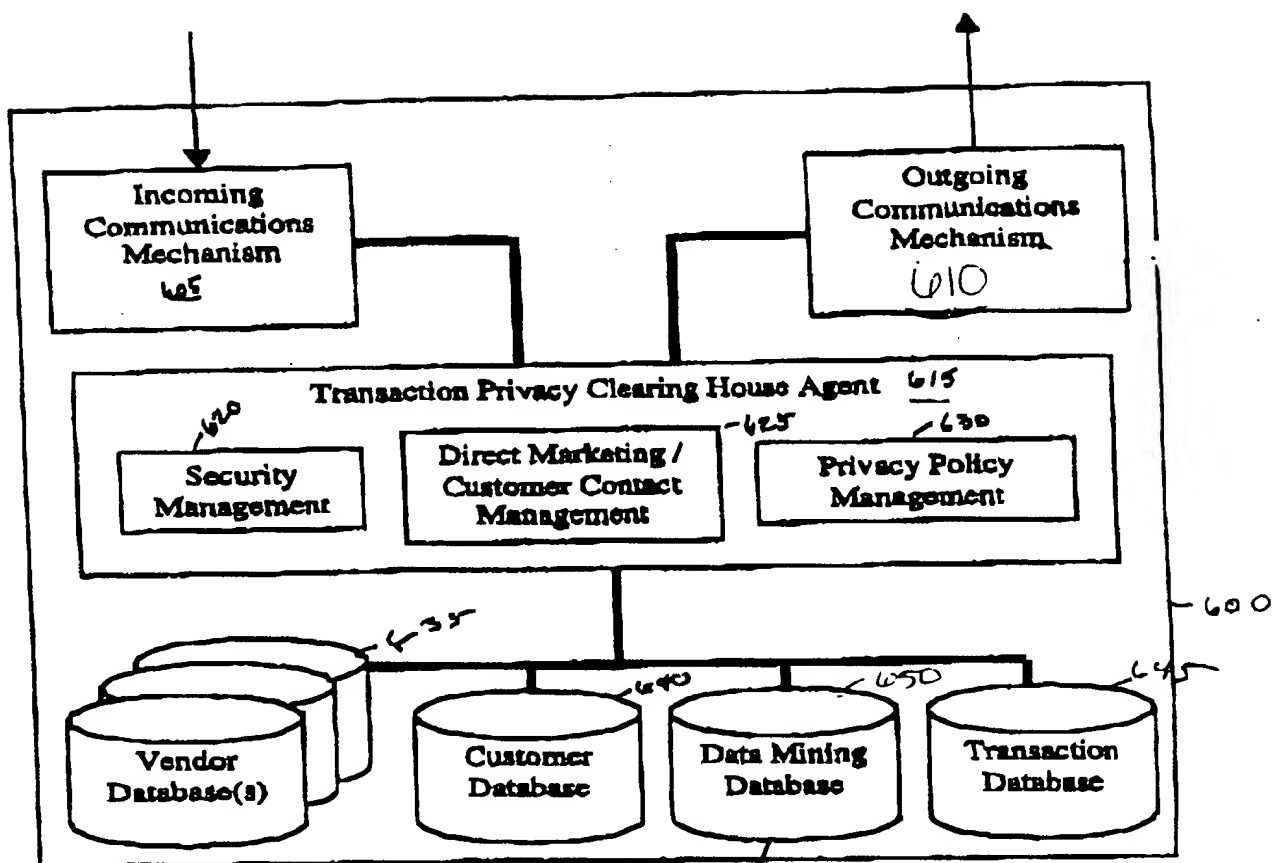


Diagram 5b: An alternative embodiment of the retail system modified to support the interaction of legacy POS terminals with the Digital Wallet system

09733516 120700



Transaction Privacy Clearing House: Major Components

Fig. 6

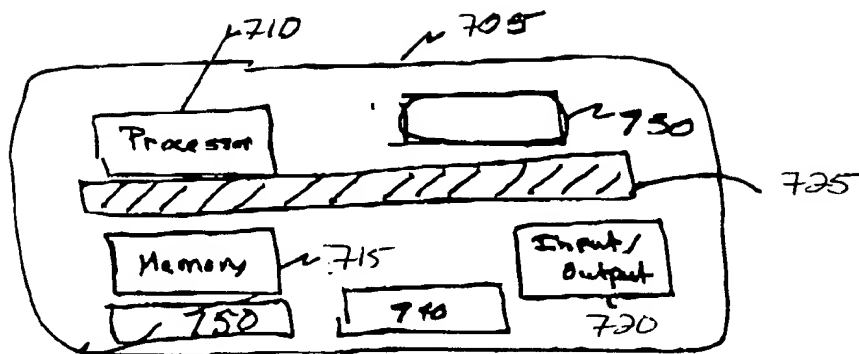


Figure 7a

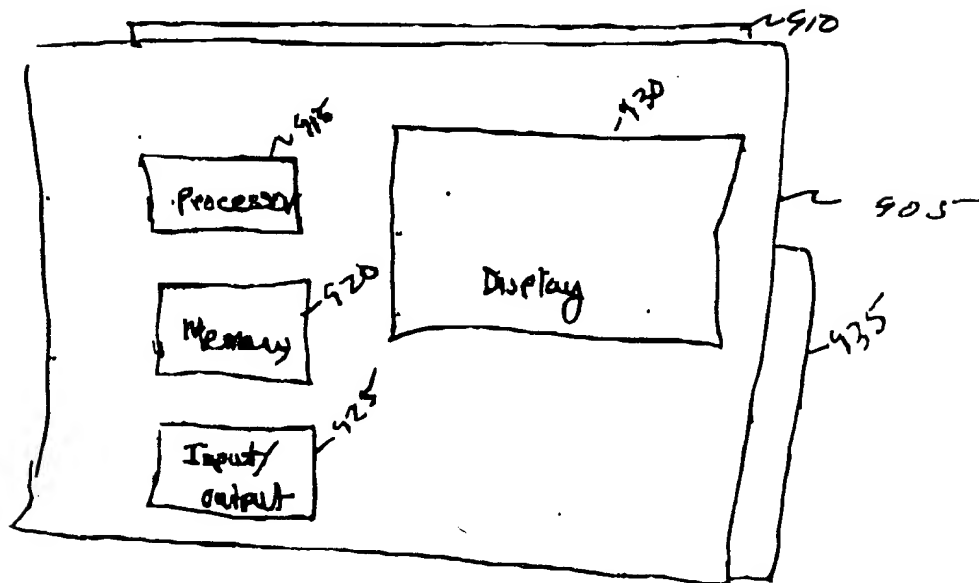
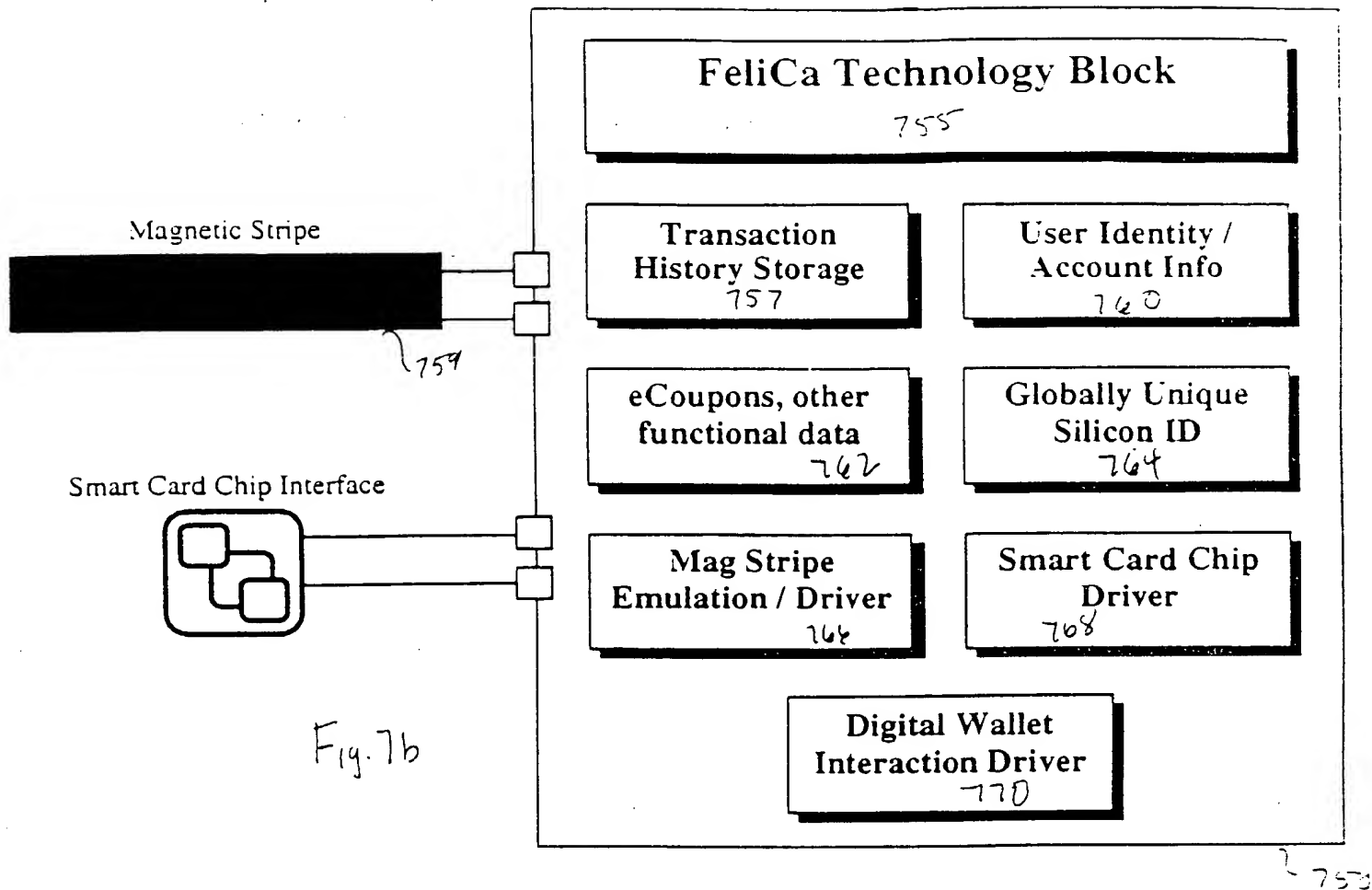


Figure 9a

09733516-120700



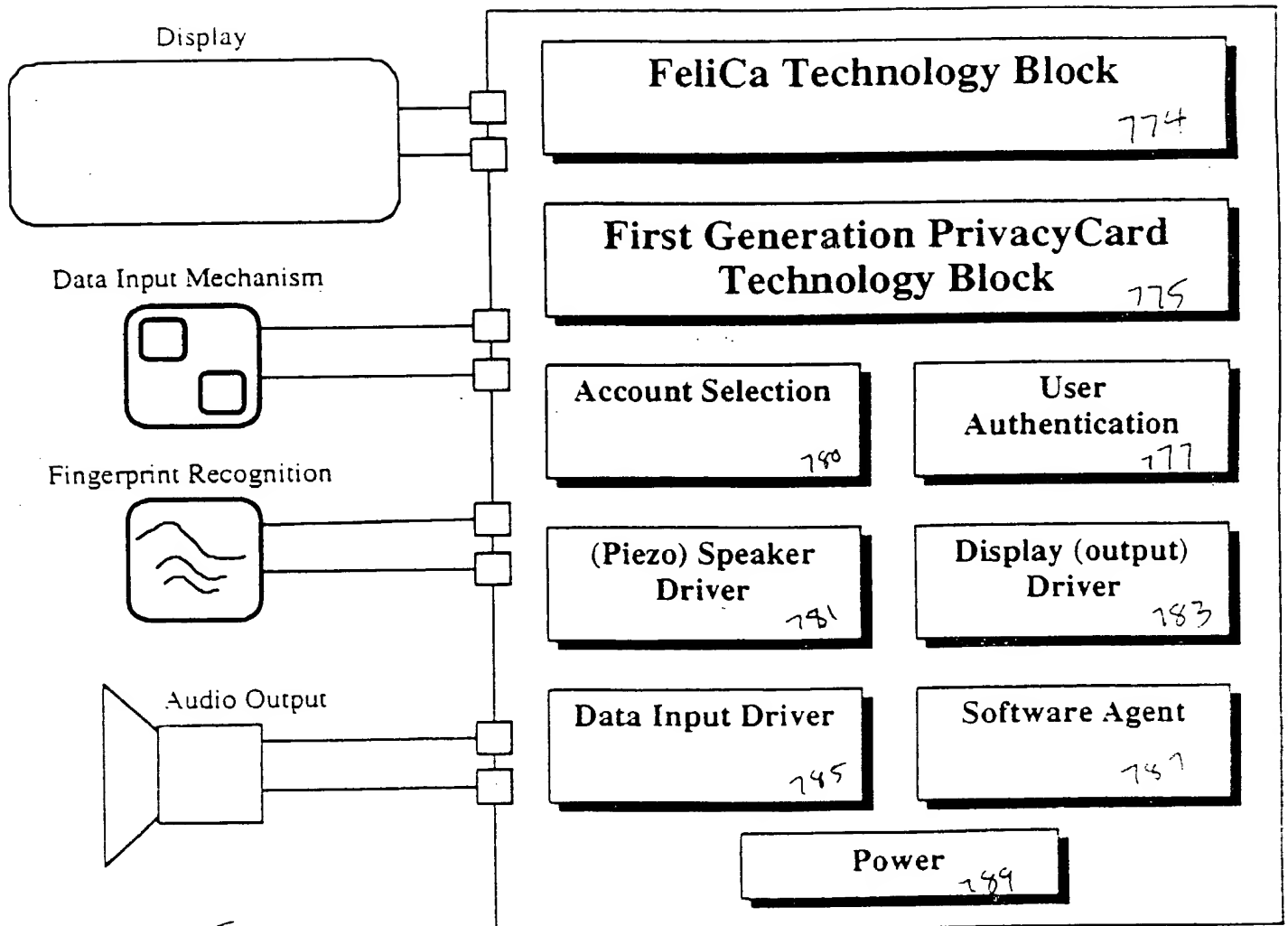


Fig. 7c

09733516.120700

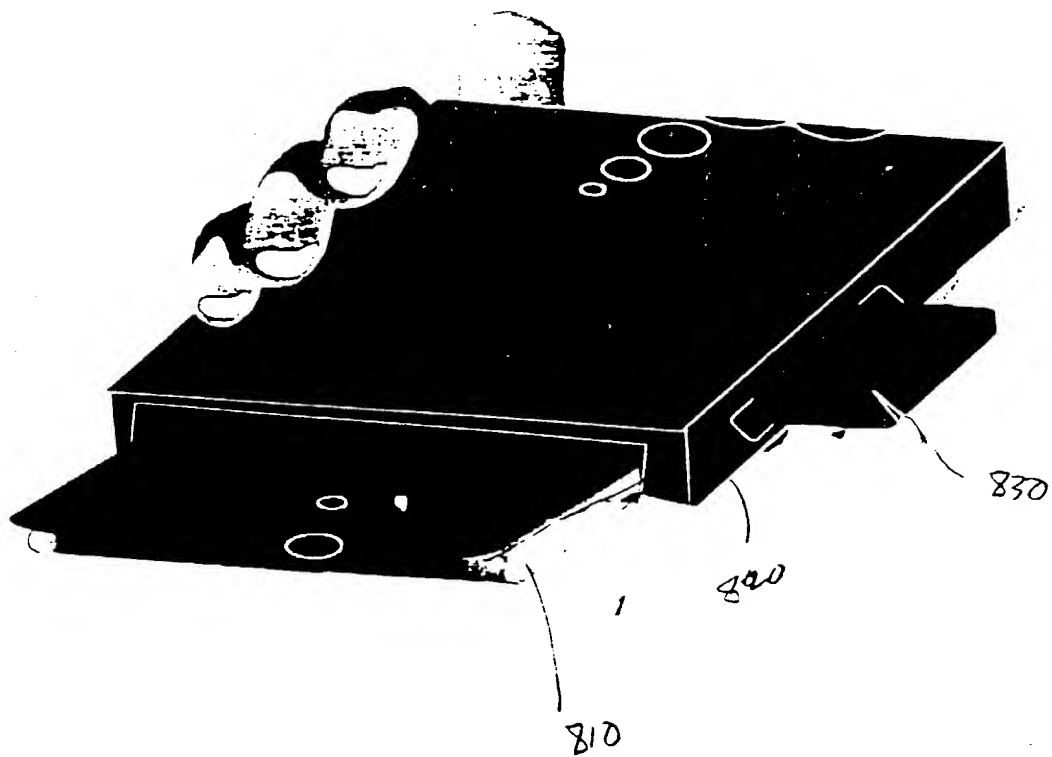
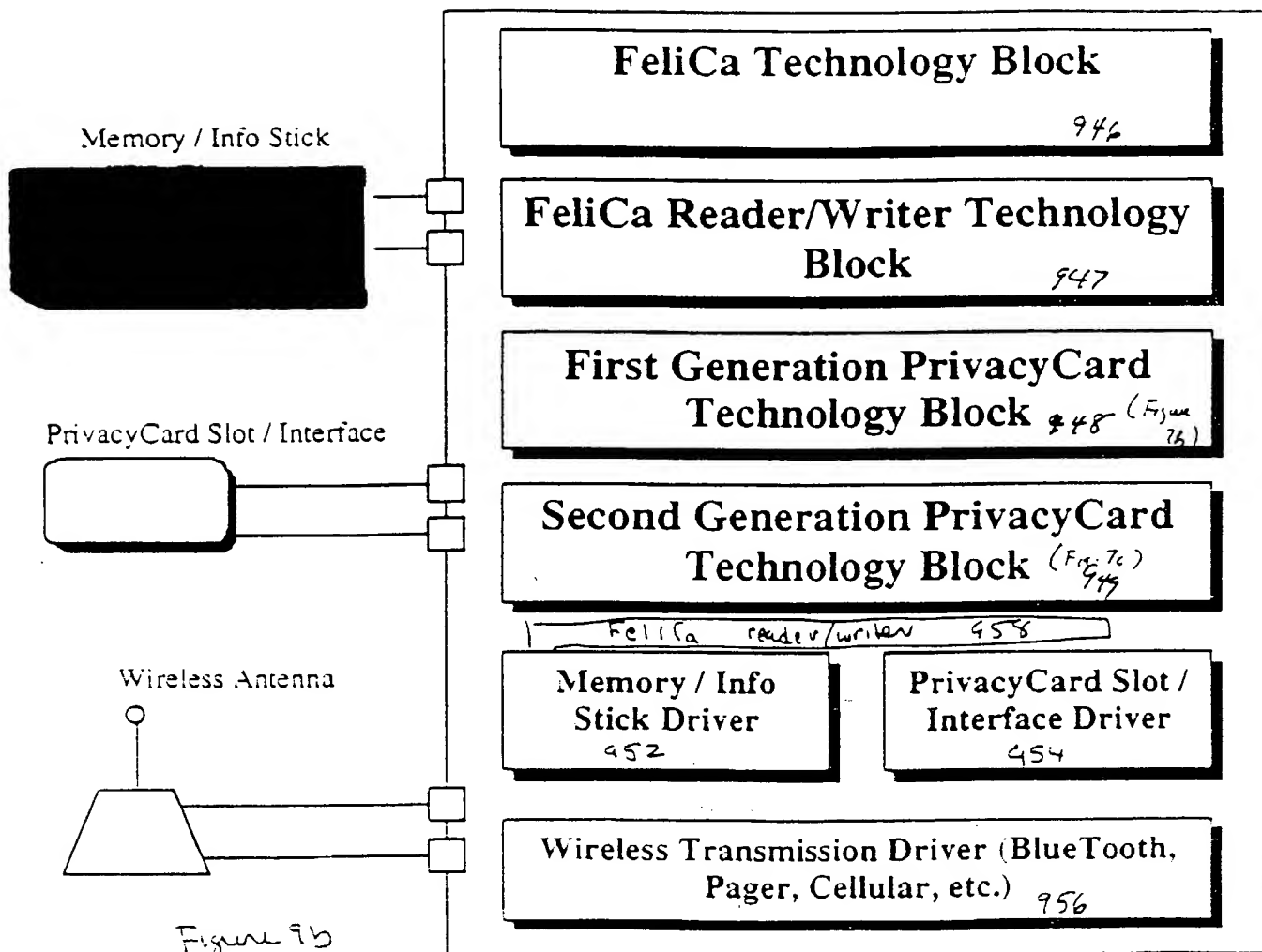


Fig 8

Digital Wallet and
Privacy Card

09733516 120700

Digital Wallet



950

09733516.120700

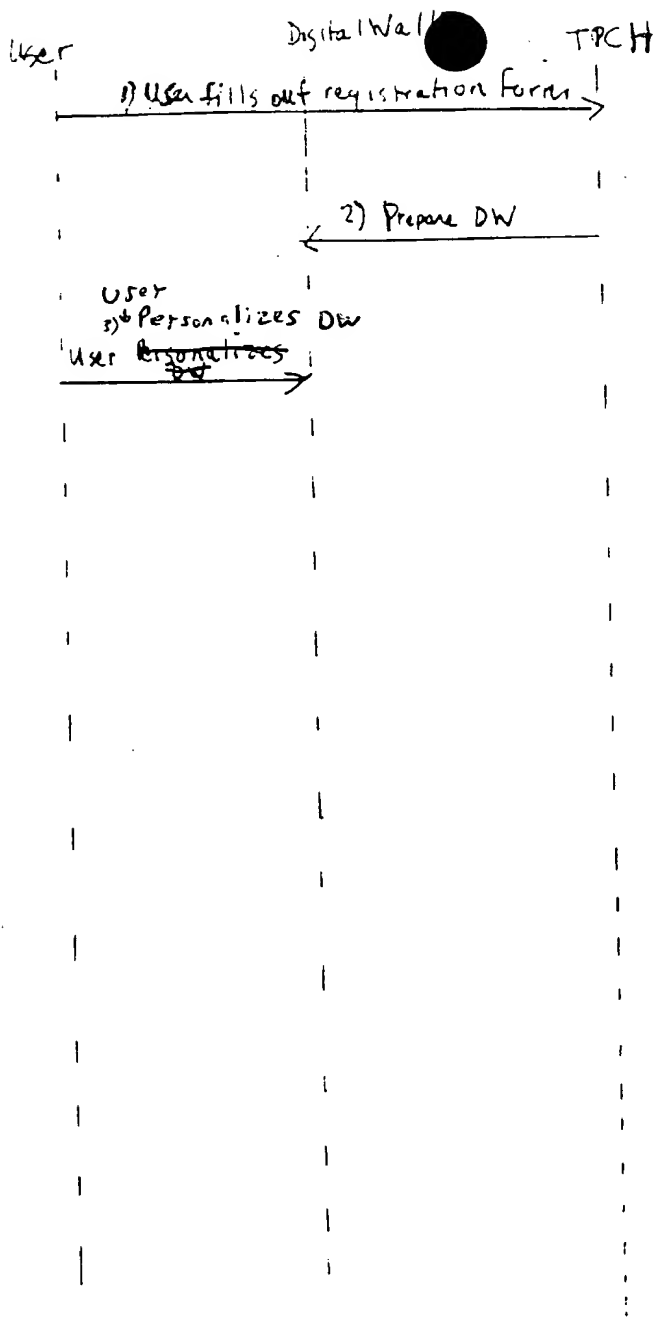


Fig. 10

Setup of Digital
wall

09733516 120700

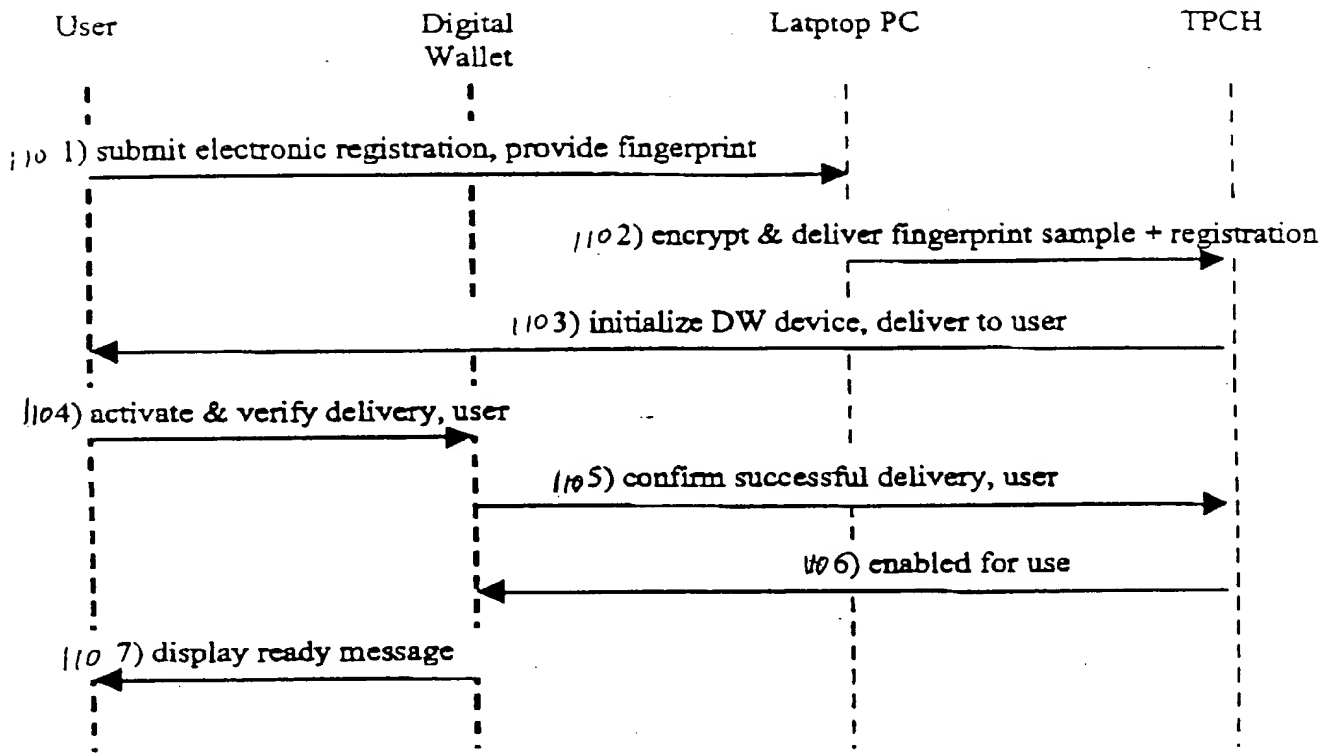


Fig 1

Digital Wallet Setup
(Alternate Embodiment)

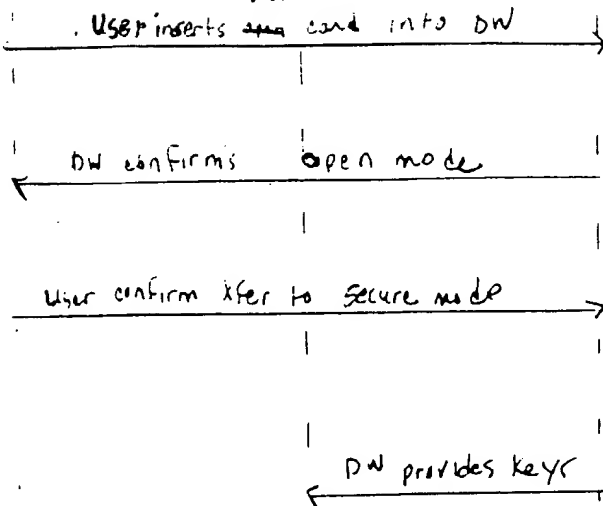
152K

20

Digital Wallet

TPCH

Non-secure

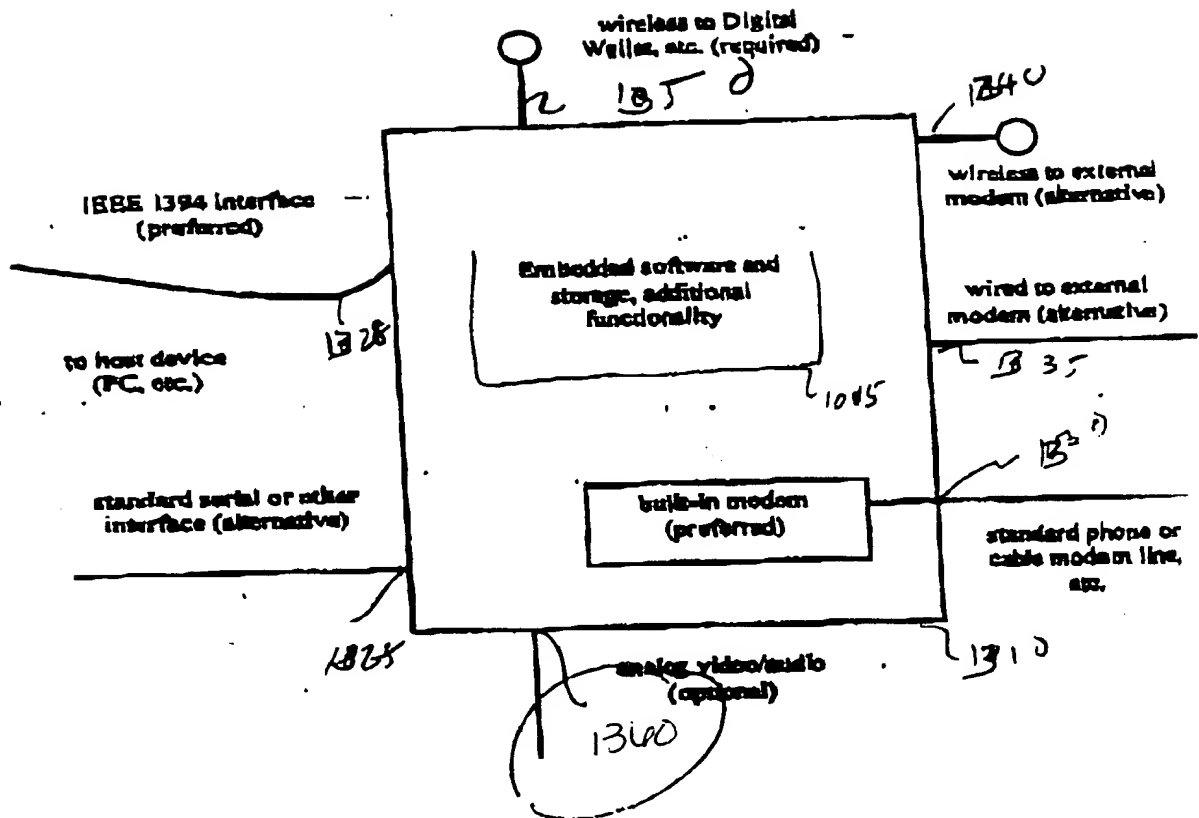


09733516.120700

Fig. 15

conversion of card to Secure

09733516-120700



POS Terminal

Fig. 13

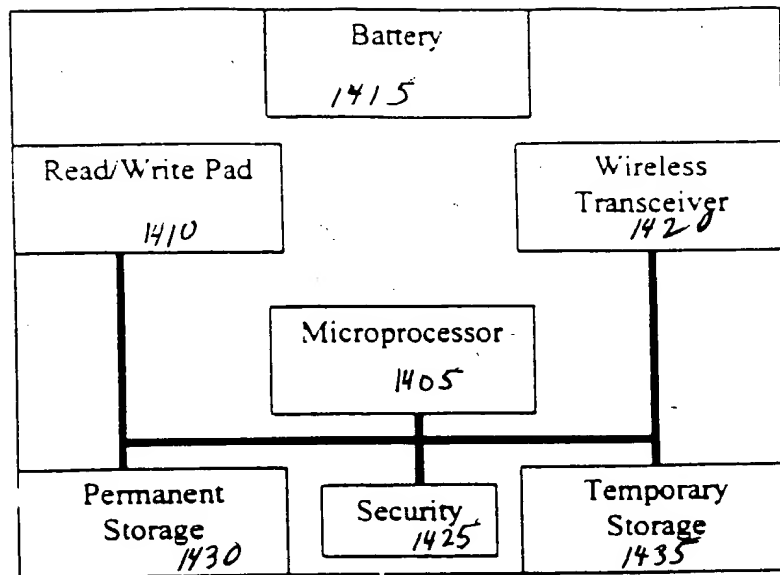


Diagram of the major components of the PersonalPOS, showing the data/address bus interconnect.

Fig 14

09733516 " 120700

09733516 120700

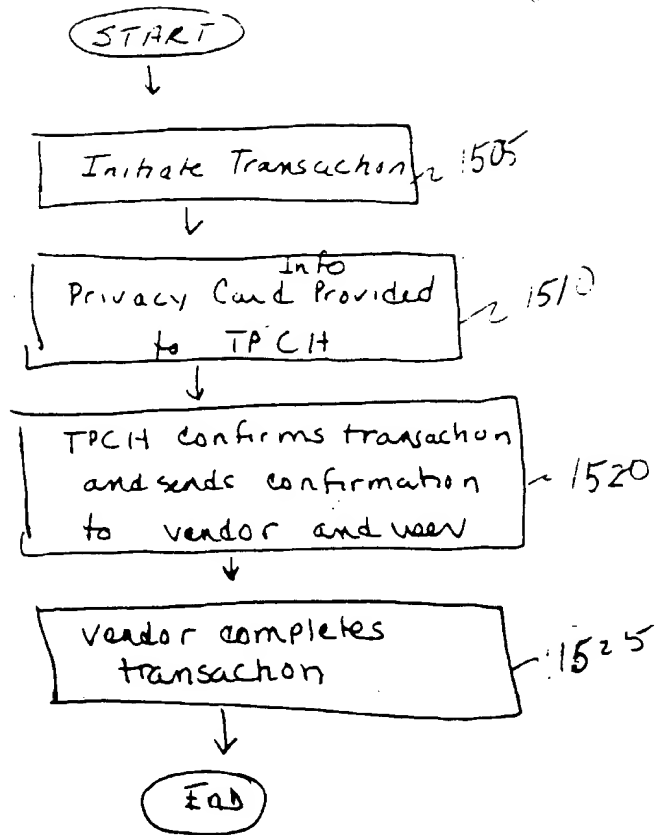


Fig. 15

09/33516.120700

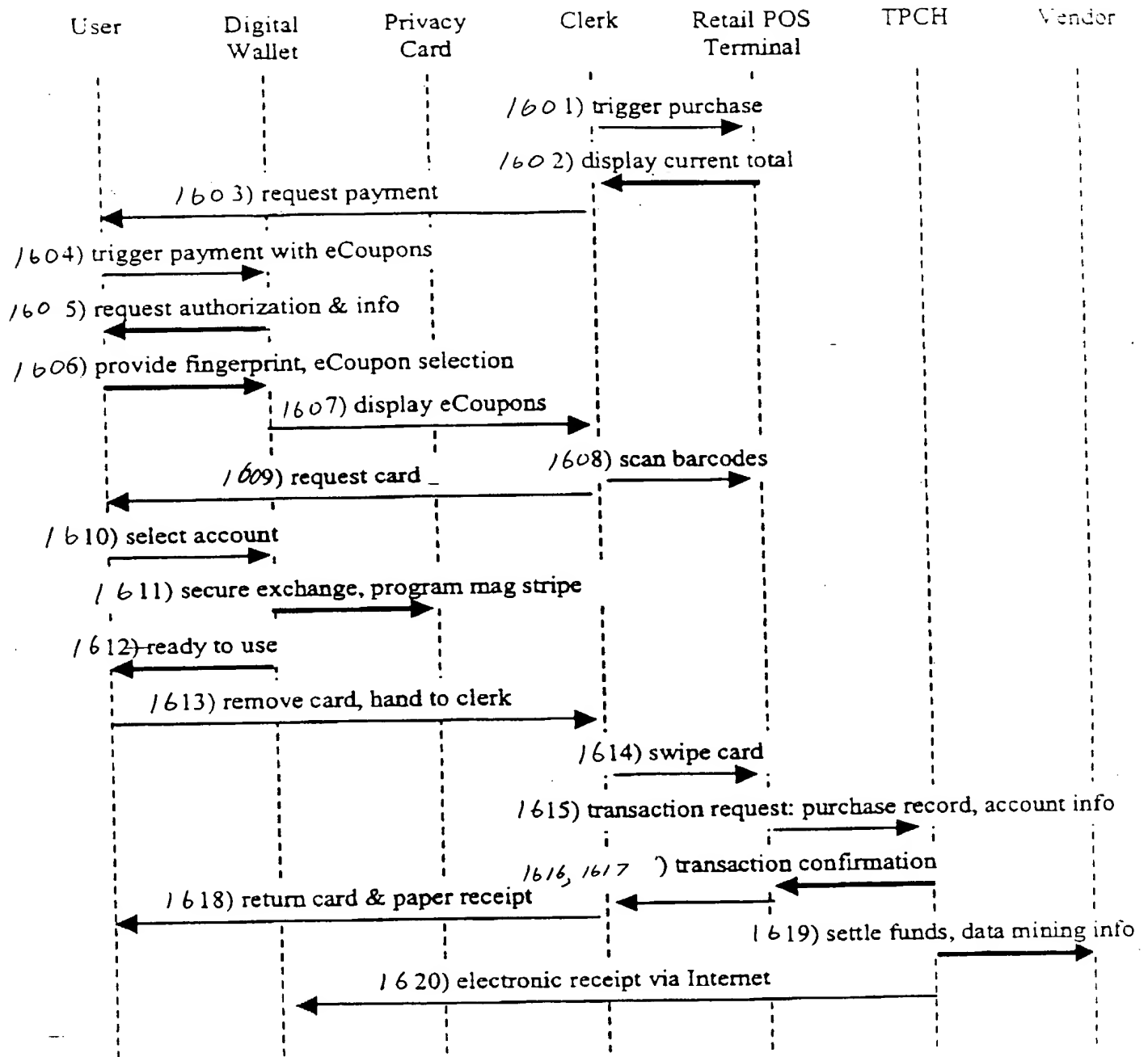


Fig 16

Retail Transaction

09733516 120700

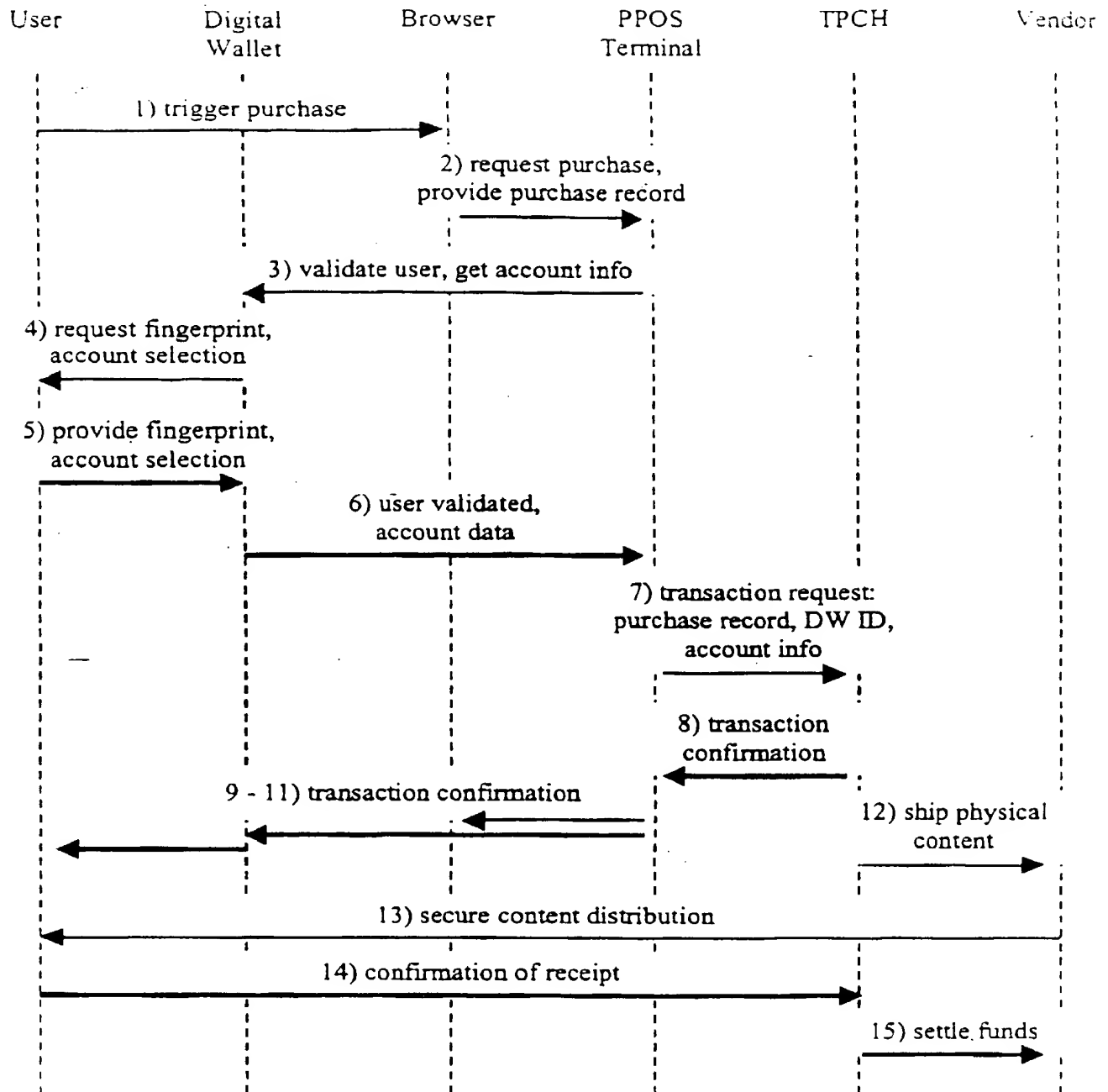


Fig. 17

Web Transaction

09733516.120700

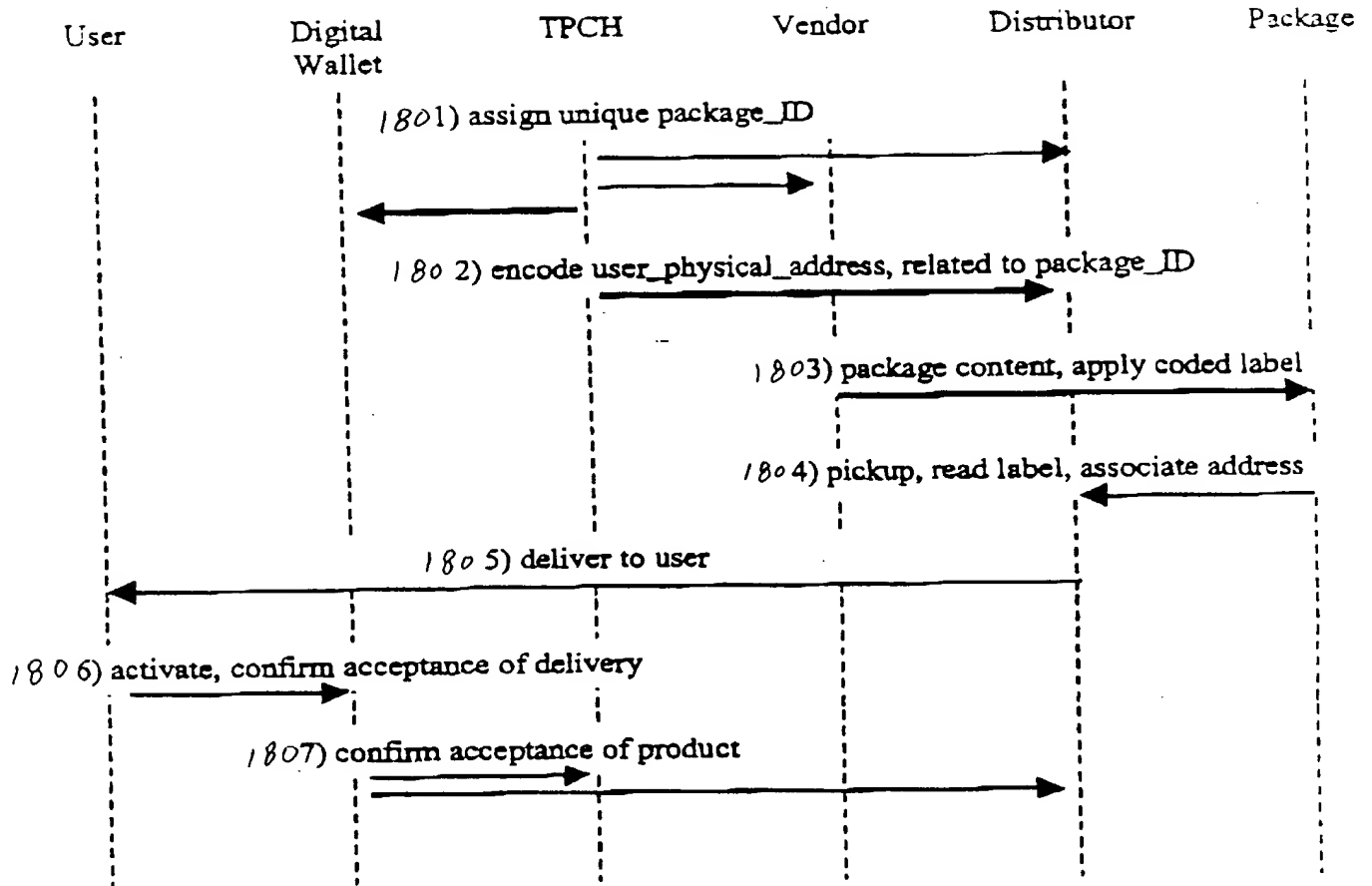


Fig. 18

Delivery of Product

09733516.120700

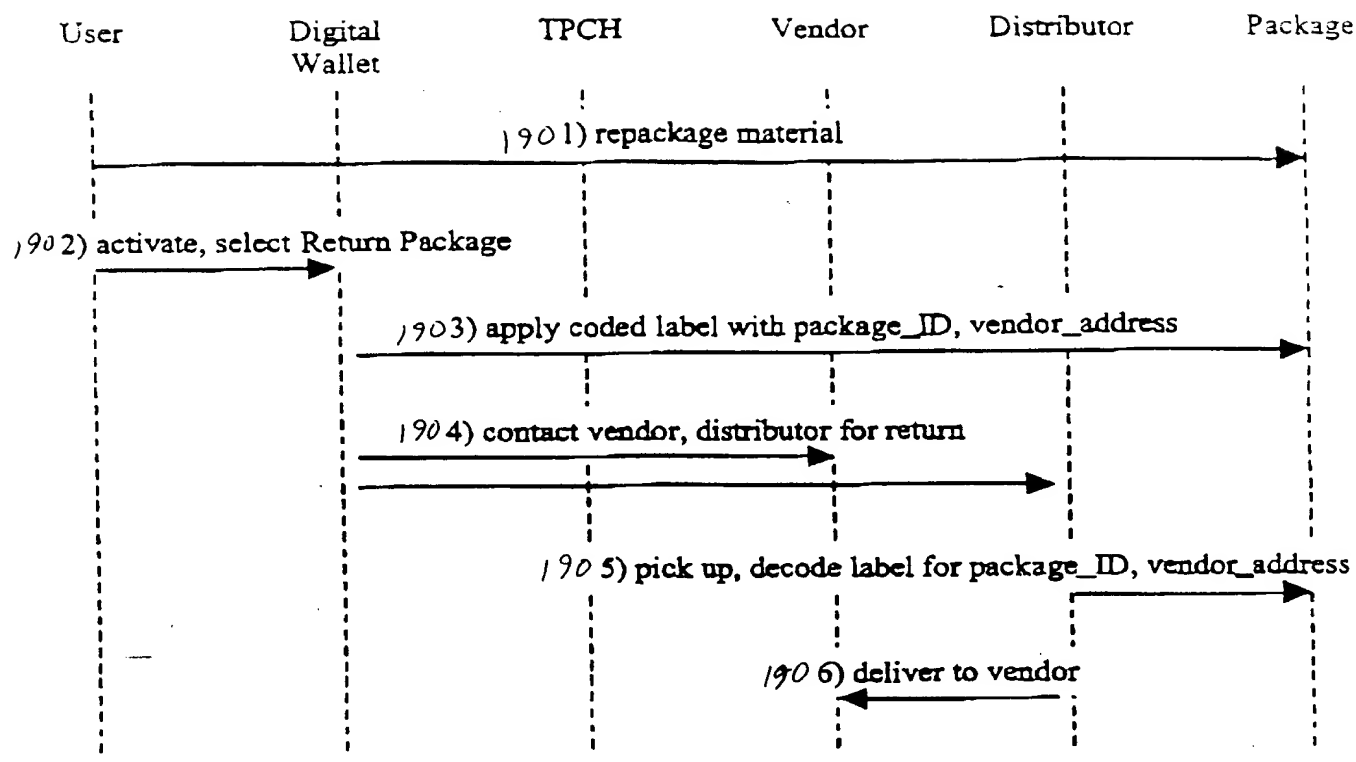


Fig. 19

Return of Product

00733516.120700
00/02T 9T5E260

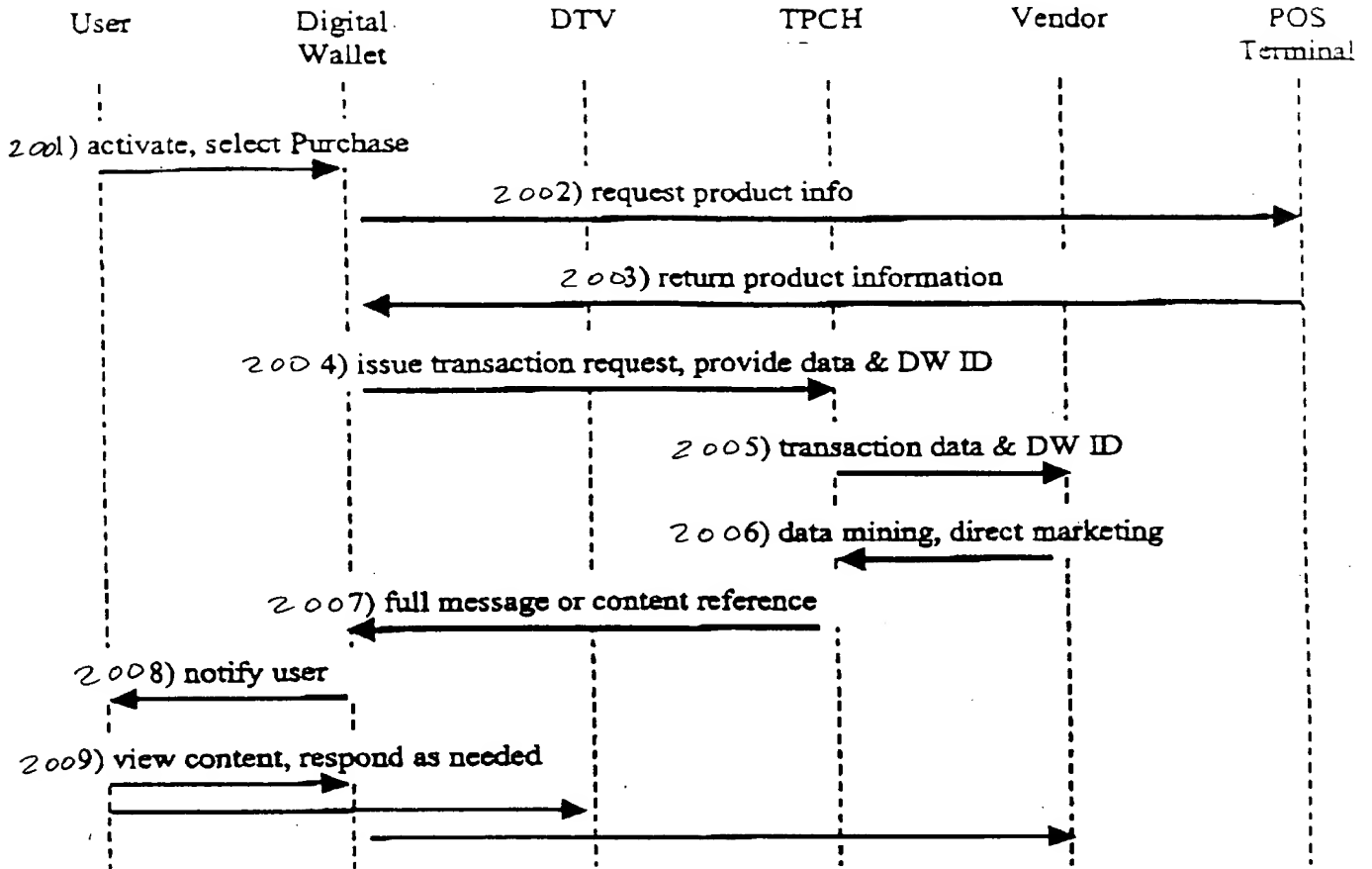


Fig 20

Data Mining

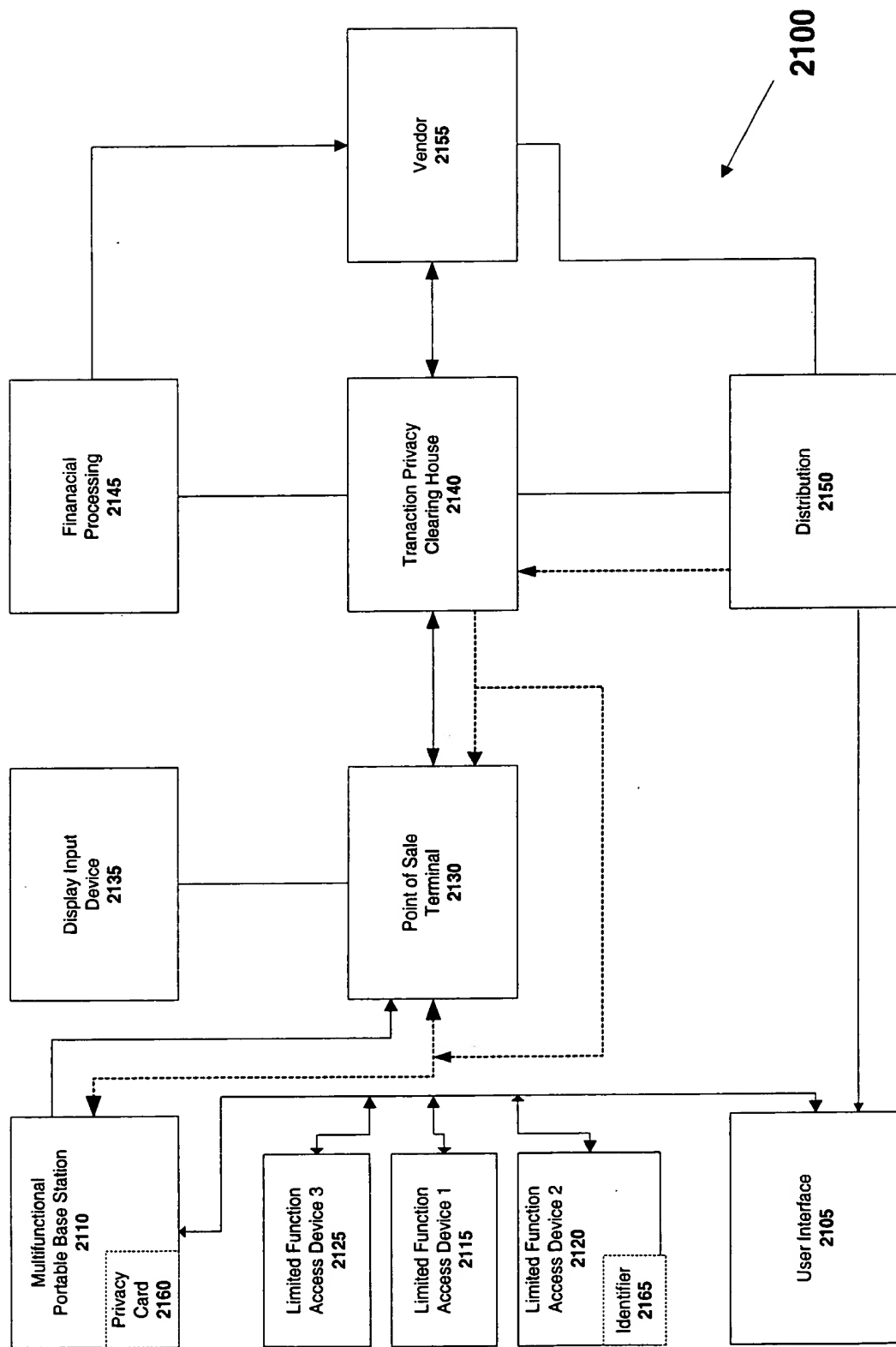


Figure 21

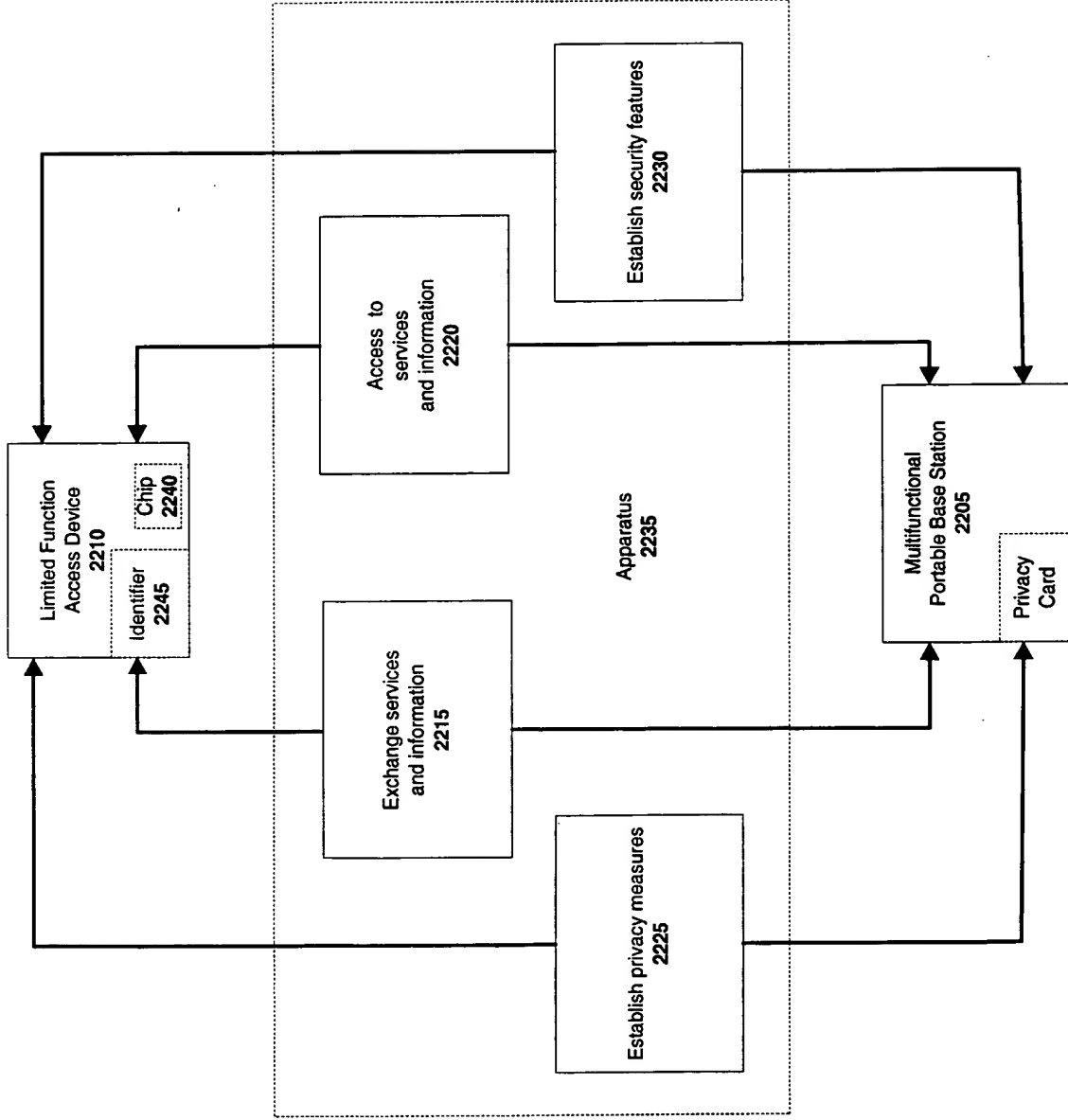


Figure 22